

**FORECLOSURE NOTICE TO OCCUPANTS**  
**Requirements of House Bill 776 / Senate Bill 842 of 2009**  
**Maryland General Assembly Legislative Session**

**May 15, 2009**

Please include the following phone number and website address for the Department of Housing and Community Development in the notices to occupants required by House Bill 776 / Senate Bill 842 (new §7-105.9 of the Real Property Article, Annotated Code of Maryland).

**Phone Number:** 877-775-0357

**Website:** [www.mdhope.org](http://www.mdhope.org)

**This Phone number is a NEW number that has been set-up to handle calls from people who receive the Notice to Occupant required by HB 776/SB 842 of 2009. The number will be active on May 19, 2009, the day the new law is expected to take effect.**

**Please note that the existing notices that are required by law (§7-105.1 of the Real Property Article, Annotated Code of Maryland) to be sent to the property owner should continue to direct households to the existing foreclosure hotline which is 877-462-7555.**

**Background:**

House Bill 776 / Senate Bill 842 of 2009 require a series of notices to be provided to the occupant of a residential property in various stages of foreclosure. This is a requirement of the person authorized to make a sale in an action to foreclose a mortgage or deed of trust on a residential property as well as the person who purchases residential property in a foreclosure sale.

These new required notices reference a phone number and website administered by the Department of Housing and Community Development to serve as a potential resource to assist occupants. Individuals responsible for the notice to occupants should include 877-775-0357 and [www.mdhope.org](http://www.mdhope.org) in the notices as required by law. For the specific language to incorporate in the notice, please consult HB 776 and SB 842 at <http://mlis.state.md.us/>. The notice that is required by §7-105.9 of the Real Property Article, Annotated Code of Maryland, should continue to reference 877-462-7555.